

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Scott Michael Hettinger
 Debra Ann Hettinger
 Debtors

Case No. 19-13488-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 3
 Total Noticed: 68

Date Rcvd: Jul 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2019.

db/jdb
 tr +Scott Michael Hettinger, Debra Ann Hettinger, 44 Versailles Ct., Reading, PA 19605-7019
 +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 ust +United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502,
 Philadelphia, PA 19106-2908
 14347090 +ACAR Leasing LTD d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
 14334260 +AES/Educational Loans, Attn: Bankruptcy, Po Box 61047, Harrisburg, PA 17106-1047
 14334262 +AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
 14334259 +Aes/bank Of New York U, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14334261 +Aes/wllsfrgo, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14334264 +Berk E.I.T., 1125 Berkshire Blvd. #115, Wyomissing, PA 19610-1222
 14334265 +Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153
 14334266 +Best Buy/cbna, Citibank Corp/Centralized Bky, PO Box 790034, Saint Louis, MO 63179-0034
 14334270 +Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14334271 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 14334273 +Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 14334279 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 14334280 +FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
 14334282 +First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002
 14345678 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197-0002
 14343206 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 14334285 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14345615 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
 14334288 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,
 Dallas, TX 75266-0360
 14337178 +Quicken Loans Inc. c/o Rebecca A. Solarz, Esquire, KML Law Group, P.C., 701 Market Street,
 Suite 5000, Philadelphia, PA 19106-1541
 14334301 +TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
 14334305 +Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@davidtiddlaw.com Jul 11 2019 03:18:43 DAVID W. TIDD,
 656 Ebersole Road, Reading, PA 19605
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2019 03:19:12
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2019 03:19:32 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14334263 +E-mail/Text: rperez@arcadiarecovery.com Jul 11 2019 03:19:27 Arcadia Recovery Bureau,
 645 Penn Street, 4th Floor, Reading, PA 19601-3559
 14334269 E-mail/Text: bankrupt@choicerecovery.com Jul 11 2019 03:18:47 Choice Recovery,
 Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220
 14334267 +EDI: CAPITALONE.COM Jul 11 2019 07:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14355046 +EDI: AIS.COM Jul 11 2019 07:13:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 14334268 +EDI: CHASE.COM Jul 11 2019 07:13:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 14334272 +EDI: WFNNB.COM Jul 11 2019 07:13:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14334275 +EDI: WFNNB.COM Jul 11 2019 07:13:00 ComenityBank/Venus, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14334276 +EDI: WFNNB.COM Jul 11 2019 07:13:00 ComenityCapital/Bosco, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14334274 EDI: WFNNB.COM Jul 11 2019 07:13:00 Comenitybank/New York, Attn: Bankruptcy,
 Po Box 18215, Columbus, OH 43218
 14334277 +EDI: CRFRSTNA.COM Jul 11 2019 07:13:00 Credit First National Association,
 Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
 14334281 +E-mail/Text: collectionbankruptcies.bancorp@53.com Jul 11 2019 03:19:48 Fifth Third Bank,
 Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
 14334283 +EDI: PHINAMERI.COM Jul 11 2019 07:13:00 GM Financial, PO Box 183834,
 Arlington, TX 76096-3834
 14334284 EDI: IRS.COM Jul 11 2019 07:13:00 Internal Revenue Service, Centralized Insolvency,
 PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0313-4

User: Lisa
Form ID: 309I

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Total Noticed: 68

Date Rcvd: Jul 10, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14334286 +E-mail/Text: bk@lendingclub.com Jul 11 2019 03:19:46 LendingClub, Attn: Bankruptcy,
71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
14334287 +EDI: FORD.COM Jul 11 2019 07:13:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,
Po Box 542000, Omaha, NE 68154-8000
14334289 +E-mail/Text: recovery@paypal.com Jul 11 2019 03:18:49 PayPal, 2211 N. First St.,
San Jose, CA 95131-2021
14334290 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 11 2019 03:19:31 Quicken Loans,
Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
14348096 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 11 2019 03:19:31 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408
14334291 E-mail/Text: colleen.atkinson@rmscollect.com Jul 11 2019 03:19:53 Receivable Management Inc,
7206 Hull Rd, Ste 211, Richmond, VA 23235
14334293 +EDI: RMSC.COM Jul 11 2019 07:13:00 Synch/Toys R Us, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14334292 +EDI: RMSC.COM Jul 11 2019 07:13:00 Synch/litt, Po Box 965036, Orlando, FL 32896-5036
14335318 +EDI: RMSC.COM Jul 11 2019 07:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
14336192 +EDI: RMSC.COM Jul 11 2019 07:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
14334294 +EDI: RMSC.COM Jul 11 2019 07:13:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14334295 +EDI: RMSC.COM Jul 11 2019 07:13:00 Synchrony Bank/HH Gregg, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14334296 +EDI: RMSC.COM Jul 11 2019 07:13:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14334297 +EDI: RMSC.COM Jul 11 2019 07:13:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14334298 +EDI: RMSC.COM Jul 11 2019 07:13:00 Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14334299 +EDI: RMSC.COM Jul 11 2019 07:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14334300 +EDI: WTRRN BANK.COM Jul 11 2019 07:13:00 Target, Attn: Bankruptcy, Po Box 9475,
Minneapolis, MN 55440-9475
14334278 EDI: USBANKARS.COM Jul 11 2019 07:13:00 Elan Financial Service, Attn: Bankruptcy,
4801 Frederica Street, Owensboro, KY 42301
14334302 +EDI: WFFC.COM Jul 11 2019 07:13:00 Wells Fargo Bank, Mac F823f-02f, Po Box 10438,
Des Moines, IA 50306-0438
14334303 +EDI: WFFC.COM Jul 11 2019 07:13:00 Wells Fargo Bank NA, Attn: Bankruptcy,
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14344833 EDI: WFFC.COM Jul 11 2019 07:13:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14334304 +EDI: WFFC.COM Jul 11 2019 07:13:00 Wells Fargo Home Mortgage, Attn: Bankruptcy Dept,
P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
Reading, PA 19606-2265
14344835* Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-4

User: Lisa
Form ID: 309I

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Total Noticed: 68

Date Rcvd: Jul 10, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2019 at the address(es) listed below:

DAVID W. TIDD on behalf of Joint Debtor Debra Ann Hettinger bankruptcy@davidtiddlaw.com
DAVID W. TIDD on behalf of Debtor Scott Michael Hettinger bankruptcy@davidtiddlaw.com
REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Scott Michael Hettinger	Social Security number or ITIN	xxx-xx-4219
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Debra Ann Hettinger	Social Security number or ITIN	xxx-xx-8697
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter	13 5/30/19
Case number:	19-13488-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Scott Michael Hettinger	Debra Ann Hettinger
2. All other names used in the last 8 years		
3. Address	44 Versailles Ct. Reading, PA 19605	44 Versailles Ct. Reading, PA 19605
4. Debtor's attorney Name and address	DAVID W. TIDD 656 Ebersole Road Reading, PA 19605	Contact phone 610-838-8700 Email: bankruptcy@davidtiddlaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 7/10/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 6, 2019 at 02:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606														
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: 10/5/19</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: 8/8/19</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: 11/26/19</td> </tr> </table> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td>Deadline to object to exemptions:</td> <td>Filing deadline:</td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/5/19	You must file:		<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/8/19	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/26/19	Deadline to object to exemptions:	Filing deadline:	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
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You must file:																
<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 																
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Deadline for governmental units to file a proof of claim:	Filing deadline: 11/26/19															
Deadline to object to exemptions:	Filing deadline:															
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors															
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$176.76 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 9/19/19 at 10:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601															
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.															
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.															
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.															
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.															